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BY

ELISHA P. THURSTON

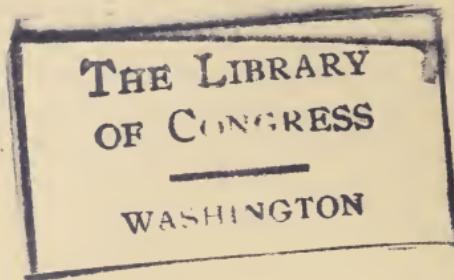


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IN AS MUCH.

CHAPTER I.

A MATTER IN WHICH BANKING AND BENEVOLENCE FAIL TO AGREE.

“OPPORTUNITIES are the tests of character. They are the scales on which human judgment is weighed. A life is successful or it is a failure as its opportunities are utilized or neglected.”

Stephen Endicott, a well-preserved man of about sixty years, was the speaker, and he spoke impressively, as if he would have the words carry with them the weight of his experience and judgment.

His words were true and his judgment was not at fault; and the remark, taken with all its meaning, might be set down as a maxim to live by.

But these words were not the whole of what Stephen Endicott had said. They were only the summing up of a previous conversation.

Deacon Goodwell had appealed to Mr. Endicott, who was a banker and a man of large means, to help a neighbor—one James Williamson, a man who had long been struggling bravely, earnestly, and honestly against financial embarrassment. He had seemingly made little headway.

Prosperous people looked upon him as a failure—as a man not really entitled to consideration in any important matters in the community. He was heard, perhaps, with tolerance, but nothing more. Now, in middle age, he was very sick and almost without means.

Deacon Goodwell, whose full-hearted Christian love warmed toward every one in trouble, determined to help James Williamson, in some way, over the difficulties with which sickness had surrounded him. He talked with him about his plan, and the poor man wept with thankfulness that he had such a friend; and the good Deacon had then set forth upon a mission to his neighbors—a mission of loving-kindness.

He had appealed, among the first, to the rich banker, Stephen Endicott, and had asked him to generously help the unfortunate man in his sickness and trouble; and, much to his surprise, had met with a point-blank refusal. He had seen Mr. Endicott's name in the newspapers as a tolerably liberal subscriber to benevolent objects, and had regarded him as a charitable man. So, when the latter said, "No, Deacon; I can't do anything for him," he was surprised, disappointed, chagrined; for he had expected a gift from the banker which would be the nucleus of a substantial and permanent benefit for his sick neighbor. As he was preparing to take his leave, Mr. Endicott continued:

"Williamson has only himself to blame for being

where he is. I offered him a chance, at one time, where he might have done well; but from some visionary notion of duty, I think he called it, he refused to accept, and you see the result. No, I can't help him."

"I am sorry," said the Deacon simply.

"Well, you see, Deacon," continued the banker, "I can't afford to help men who are not practical —men who do not recognize and use their opportunities." And then followed the words with which our narrative opens.

"Those are true, wise words," said the Deacon, who knew what the opportunity offered to Williamson had been, and knew, also, the grand self-abnegation that had caused him to refuse it. He added,

"Will you please write those words down for me, Mr. Endicott?"

"Certainly, Deacon, certainly," the latter quickly responded, flattered that his words had caught the good man's attention and met his approval. "I thought a man of your good sense and judgment must agree with me;" and he quickly and neatly transcribed the sentence.

"The expression reminds me of the words of our Saviour relative to opportunities," said the Deacon thoughtfully. "Would it trouble you too much to write them also?" he asked as Mr. Endicott looked up from the paper.

"Certainly not," he replied; "I will do so with pleasure."

"I see that you have room," remarked the Deacon, looking at the paper. "You may write one text above your words, and another below. Above, please write—

"Inasmuch as ye have done it unto one of the least of these my brethren, ye have done it unto me."

"And below—

"Inasmuch as ye did it not to one of the least of these, ye did it not to me."

"H'm! h'm! A very neat conceit, Deacon! very neat!" answered the banker, who keenly felt the implied reproof in the Deacon's request, as he hastily complied with it.

He handed the paper to the Deacon, and then said, in a soft, conciliatory, half-apologetic way,

"Why, here, Deacon; ordinarily I should not do anything in such a case as Williamson's, but, as you seem to have the matter at heart, here is a trifle. I give it because *you* ask it, you know."

The flattery did not blind the Deacon's eyes, and he was too honest to take the five-dollar bill offered him on such an understanding; and he said,

"No; in that case the gift would be to me, and from me to him. I did not come to ask it for myself, and I could not give that amount. If you wish to give it to Williamson because he is in need, I can take it. I cannot take it on my own account."

Stephen Endicott was surprised that any one should, for any reason, refuse a gift of five dollars; and his surprise gave time for his cupidity to gain

the ascendancy, and, saying, a little brusquely, "I have given you my views about him," he put the money back in his pocket-book.

The Deacon, after folding carefully the paper the banker had copied, put it in his pocket-folder and started out once more on his errand of neighborly kindness.

Poor Deacon Goodwell! His patience was tried more than once that day, and, had it not been that his heart, sanctified by the love of his Saviour, was filled to overflowing with good feeling and Christian sympathy for his afflicted neighbor, he would have gone home discouraged before he had traversed half the neighborhood whose benevolence, he had calculated, would serve that neighbor's need. If he had ever read Hood's *Bridge of Sighs*, he would assuredly have quoted those oft-used words: "Alas for the rarity of Christian charity under the sun!" But, although disappointed, he was a man not easily discouraged in his endeavors to do good, and before he went home he had found enough liberal people who would give for the love of giving, and for the love of Christ, to make it certain that the Williamson family would not suffer for a time at least.

"Melindy," said the Deacon to his wife that night, as he recounted the experiences of the day, "I never knew until to-day how much the Saviour meant by the word 'inasmuch.' I did not know how much the giving meant to our souls, nor how much the withholding meant."

"Why, Deacon, I think you ought to know about the giving, if anybody does, for you always give when you have an opportunity," she answered with wifely pride.

"Yes," responded the Deacon drowsily, for he had fallen asleep almost as soon as his head touched the pillow. "Opportunity, op-por-tu-ni-ty." And opportunities, and Stephen Endicott, and James Williamson, and the two Scripture texts became inextricably mixed in his mind, blended themselves together, and disappeared.

Melinda leaned over and kissed his rugged face before she composed herself to sleep.

The caress aroused him, so that he softly murmured, "Inasmuch," after which untroubled sleep settled upon all the household, which rested under the divine protection asked for by the good man in his evening prayer.

CHAPTER II.

OPPORTUNITIES—AN OBJECT-LESSON IN A DREAM.

WHEN the Deacon left Stephen Endicott, on the morning of their interview, the latter went to his counting-room and was soon absorbed in his work, and by his close attention thereto, and the seizing of opportunities brought to him by other men's necessities, he had, ere the closing hours of business, added several other five-dollar

bills to the one Deacon Goodwell had refused to accept. He went home feeling rather well pleased with the day's transactions, which, after his frugal supper, he reviewed somewhat in detail. Then he slowly conned his evening paper and chatted a while with a favorite clerk who happened in. Then the interview he had had with Deacon Goodwell presented itself to his mind, and, although he would have preferred the contemplation of his gains, he could not drive it out of his thoughts. It made him feel uncomfortable. He fully understood that he was less of a man in Deacon Goodwell's estimation than before the conversation, but he was not mentally and morally acute enough to determine the whole reason of it. This condition of things worried him. He valued the good opinion of the Deacon highly, and wanted it, as he did that of good men generally. He so much coveted their good opinions that it made him really liberal to the Church and its benevolences. He paid liberally for the support of the gospel, and was always ready to open his house for the entertainment of ministers. These facts had contributed to the good opinion the Deacon had of him up to the time of the interview, and, as Stephen Endicott was well aware, had also contributed to Deacon Goodwell's disappointment at his refusal to give to Williamson; and they contributed at this time to the banker's discomfort, and to his knowledge of the ground he had lost with the Deacon; and the more he thought of it, the more

he was annoyed. It troubled him far more than he was willing to acknowledge, even to himself.

Stephen Endicott had a conscience. It was a conscience which had, to some extent, been awakened; and was constantly reminding him that it was his duty to take a stand before the world as a Christian man; and this sense of duty had contended against his avarice until he was rent, even as the man who was possessed of devils in the presence of Christ. There is no devil in hell that can torment a human being more fearfully than a sense of duty, born of conscience, that struggles with an evil passion which has long possessed the mastery of the soul. These elements of good and evil fought in Stephen Endicott's heart that night, although he could not understand the reason, and he retired to his couch with a new sense of fear and a strange unrest. For a time he was sleepless. When at last he slept, his trouble was ever present with him. In his dreams the room seemed covered with copies of the paper he had written for Deacon Goodwell. He was oppressed by the feeling that the good man was in the room, and it seemed as though he could see his tall form towering above him like a great giant, and that the Deacon was pointing his finger at him and saying,

“Inasmuch as ye did it not to one of the least of these, ye did it not to me.”

Then, in his dream, it seemed that the rugged features of Deacon Goodwell slowly faded from his vision, and in their stead another face looked

down upon him with infinite tenderness and sadness. It had softer curves and fairer outlines, and through its wondrous sweetness and purity there shone the transcendent glory of a radiant beauty. As he gazed with breathless wonder and awe, he saw the pierced hands, the riven side, and even the cross itself, and then he knew that he was in the very presence of Him who had suffered and died upon Calvary. He felt that those pitying eyes, which seemed to pierce his innermost soul, were looking longingly and earnestly upon him. Sorrow, gentleness, and love unspeakable beamed from them, and in their fathomless depths he could see the boundless mercy of God reaching toward him and beseeching him to turn from selfishness unto holiness. And while he gazed, those wondrous, loving eyes looked from him and beyond him, and Stephen Endicott also turned and saw a sick-bed, and on it was James Williamson, with his family gathered about it. Still farther off was the face of Harvey McMasters, who had sold his only cow and his poultry to pay to the banker a debt of a few dollars; and his family had fared hard ever since, even to being helped by the town. At a still greater distance he saw Bridget McEnery, who had been sick, and had not been able to meet the interest due on her little home, which was more than half paid for. She had tried very hard to keep it, but he, Stephen Endicott, had foreclosed the mortgage and bought the property, and still owned it; and poor Bridget had taken to

drink and gone to the bad. And he saw others, and yet others, whom he might have helped, and still have had enough and to spare. As he turned his eyes from the scene he thought that he heard Deacon Goodwell say, in slow, measured tones,

“Opportunities are the tests of character. They are the scales on which human judgment is weighed. A life is successful or it is a failure as its opportunities are utilized or neglected.”

Then it seemed to Stephen Endicott that the voice of the Crucified One said,

“Inasmuch as ye did it not to one of the least of these, ye did it not to me.”

The ineffable tenderness, the unutterable sorrow, the solemnity of judgment with which this was said struck deep into the heart of the dreamer; and though, for the remaining hours of repose, the scenes passed into shadow, the memory troubled him as he awoke.

His sleep did not bring him its usual rest, and when he went forth to his daily avocations he was so haggard that men asked him if he was sick, or what was the matter.

He told them that he had suffered fearfully from nightmare during the previous night, and his manner was such that no more questions were asked.

Yes, Stephen Endicott suffered from a nightmare, and its memory was never to leave him until his soul, stirred to its inmost depths, should finally determine the question of its own destiny.

CHAPTER III.

A QUESTION OF STEWARDSHIP.

WE have said that Mr. Endicott was worried and annoyed because he felt that he had fallen in the estimation of the Deacon; and, even more than the memory of the dream, this thought haunted him during the day. As he walked home that evening he thought of it constantly, and sought to devise some means to regain what he had lost.

It was a singular thing, however, that in his present condition of mind he did not once regret his refusal to help James Williamson. To have helped him in the manner desired would have been contrary to the whole theory and practice of his life. Nevertheless, in view of the effect that he felt the refusal had produced upon the mind of Deacon Goodwell, he would, in some other channel of benevolence that would meet the Deacon's approbation and secure the applause of the church, give freely one thousand—yes, two thousand—dollars, or even more; and the gift, once accepted and applied, would be a matter of complaisant pride to him as long as he lived, or, rather, as long as men spoke commendingly of his benevolence. He thought for a long time; then he arose, took his hat and cane, and started hesitatingly for Deacon Goodwell's. He wanted to talk with the Deacon, yet he dreaded to meet him.

The Deacon, as we have seen, slept soundly the night after his interview with the banker. Still, when he awoke the next morning he was oppressed by a feeling of disappointment, which, as his faculties assumed their normal activity, he had no trouble in attributing to the interview we have described. He felt that Mr. Endicott had not justified the esteem in which he had always held him. He was disappointed in him; he was sorry for him; he had so much feeling about the matter that he even regretted that he had called.

The result of this feeling was that he made a mental analysis of the banker's life and motives, based upon his last experience with him, and this gave him a clearer insight into the real character of the man. When he saw him approaching his door he was better prepared to understand his errand than he would have been twenty-four hours earlier. The Deacon was a shrewd man. He was a man whose judgment was generally accurate as well as keen, and to this fact was largely due the disappointment of which we have spoken. He was not likely to be twice deceived, and when Stephen Endicott came to his house he probably apprehended the motives that brought him as well as the banker himself.

He answered the latter's ring at the door.

"Good-evening, Mr. Endicott; walk in;" and he extended his hand, which Mr. Endicott seized and shook vigorously.

"Good-evening, Deacon, good-evening. I

thought I would drop in and have a little chat," he said, with some embarrassment in his manner.

"I am glad to see you," said the Deacon cordially; and, to place his visitor at his ease, he introduced some local topic of conversation, to which Mr. Endicott, who was evidently anxious to commence talking of the matter uppermost in his mind, responded in monosyllables.

As he abruptly approached the subject, his first words gave the Deacon the key to the whole situation as it was mapped in his visitor's mind, and prepared him to look at it in a purely business light.

"I felt sorry, Deacon, that our views did not agree in the matter we talked about yesterday; but, as you know, we all like to do good in our own way. Now, we bankers, from the nature of our business, have large opportunities for observing men's methods of doing business, and we get at facts that are likely to escape other men's eyes, and our estimates are usually correct; yes, sir, usually correct," he said, dropping into the prompt, business-like tone of his counting-room.

"I suppose our ways of doing business lead us to systematize matters more closely than other men, and we get to doing it in outside matters. Even our benevolences are systematized, and are governed by certain rules—rules that are based on sound business principles," he added, somewhat impressively; "and the lines in which we give are, of course, governed largely by these rules.

So you will probably see why we did not agree yesterday."

Stephen Endicott stopped speaking, and reviewed this expression of his ideas with some little complacency as having excused his action toward Williamson, and as having opened the way auspiciously to a better understanding with the Deacon.

The latter had listened attentively and with interest to the banker's remarks. He frankly accepted what commended itself to his judgment, and as frankly discarded what did not meet his approbation. Nevertheless, he spoke reflectively:

"I think, Mr. Endicott, that we cannot systematize too closely in fixing the sum of our benevolences; but it strikes me that the matter of their bestowment should have more of the spontaneous element in it—a showing forth, in the giving itself, that it was the heart that prompted it."

"Possibly, possibly," answered his guest, his brows knitting as he contemplated a thought that was almost new to him. "But"—and he laughed slightly—"we couldn't do business on that plan; all our notes would go to protest."

"True," responded the Deacon, smiling. "But you must remember, Mr. Endicott, that banking and benevolence are not synonymous terms."

"Ha, ha!" laughed the banker. "Well turned, Deacon!" Then he added briskly, "But this brings me, Deacon, to a matter I wanted to talk with you about. I have been thinking that our church was badly in need of repairs, and that now is as good

a time as any to start a movement in that direction."

He looked inquiringly at Deacon Goodwell; and the Deacon, somewhat surprised at the turn of the conversation, looked questioningly back at the banker.

"The fact is, Deacon, I think our people have been 'slack' about keeping up repairs on the church, and, unless somebody moves in the matter in a business-like way, it may go on for years as it is. Now, I have a proposition to make to you, as one of the representative men of the church, which, if accepted, will tend to place matters on a good footing."

"What is your proposition, Mr. Endicott?" inquired the church official, with much the same coolness that might be expected to characterize a railroad magnate dealing with a farmer who proposed furnishing him with "ties."

"Well, Deacon," was the reply, "I have thought that, if the members of the church would agree to suitably and handsomely furnish it after its completion, I would undertake to repair the building at my own expense."

The Deacon, whose heart was enlisted in the welfare of the church more earnestly, perhaps, than in anything else except doing his full duty as a Christian man, was becoming intensely interested in the banker's proposition, and waited expectantly for its completion.

"My idea is this," Mr. Endicott continued:

“that if the church will raise, say, a thousand dollars to furnish the building, I will give two thousand dollars, or possibly three thousand, to be expended in repairs—enough, at any rate, to put it in snug shape.”

The Deacon’s nether lip quivered in the suppression of a smile that had almost forced itself to his face in view of the banker’s well-hedged offer—one dependent for the contingency of its acceptance upon a responsive gift from the congregation—an acceptance which, from the knowledge each had of the resources to be drawn upon, was, at least, a matter of possible doubt.

The good man, however, before he answered, had made up his mind that the terms should be met, and he said, almost immediately,

“This is a very generous offer, Mr. Endicott, and one which I think will be cordially met by the church.”

“Well, Deacon, I will be ready to fulfill my part at any time,” he replied in his brusque business manner; and then he added, a little patronizingly, “You see, if I gave to all such cases as you presented to me yesterday, I should not be in a position to manage such matters as these.”

“Yet,” answered Deacon Goodwell slowly, as if deliberating while he spoke, “has not God blessed you sufficiently with riches, so that our Saviour, who spent his life doing good, might justly say to you, ‘This ought ye to have done, and not to have left the other undone’?”

"Why, Deacon," said the banker, laughing uneasily, "you church people pull us outsiders up pretty short. Now, I thought I was doing a pretty good thing in making this offer, and that it was better so to do than to give in small sums to every applicant. You must not hold us too strictly to account."

"Whose fault is it that you are an outsider? Is it God's fault? Has he not blessed you with wealth for which you ought to thank him with your life's efforts? Has he not made you a steward of the good things of this world, which it is your duty to dispense to the worthy at all times when there is need?" And then he added more gently, as he saw his guest quail under his vigorous questioning, "Perhaps it is the fault of us who are in the church. You may see too much in us that gives you the impression that we are not sincere."

"Not in you, Deacon! No!" and Stephen Endicott spoke feelingly and earnestly, for he was getting a revelation of himself as well as of the truth.

"I feel deeply on this subject of giving," continued the Deacon, not heeding the interruption. "Your gift is a good thing—good for the church, good for you; and yet I doubt if the benefit you derive from it will be as great as if you had freely given James Williamson five dollars."

Mr. Endicott looked at the Deacon questioningly, and was extremely puzzled by his words; he did not speak, however, and the Deacon proceeded:

“ You would ask why? Your gift to the church is a noble one, desirable and acceptable as a help to the worship of God and to the progress of his work in the world; but it is not a gift of imperative necessity. The present church edifice would serve the honest purposes of worship without the repairs, and be as good, possibly, as our people would be able to worship in without your generous gift.” And then he asked abruptly, “ You believe, of course, Mr. Endicott, that Christ is the Son of God?”

“ Most certainly!” he answered, his dream recurring to him with startling vividness.

“ Well,” said the Deacon, “ if you read the New Testament from Matthew to Revelation, you will find no instance where Christ or his disciples wrought a miracle except to meet some great need of a human being; and in most instances it was a physical need. The lepers, the halt, the maimed, the blind, the sick, were healed; the hungry were fed. Where need was, there came the love of Christ. And it has always seemed to me that the acceptable giving of his people, whether in the Church or not, was that which recognized a human need and lovingly strove to meet it.”

“ Perhaps you are right, Deacon; perhaps you are right,” said Stephen Endicott as he arose to take his leave. “ I must think it over. I shall have to give more attention to these matters.”

CHAPTER IV.

SEEKING THE "POUND OF FLESH."

As he walked to his lonely home he did think of all the Deacon had said. He thought of it and of his dream long after he retired. But sleep untroubled by dreams finally came to him, and his slumber was unbroken until he was awakened by the sound of his breakfast-bell. Waking, he did not feel assured that he had gained the point he desired by his visit to the Deacon, but he felt better than before he had seen him. Still, his dream troubled him, and he was only able to shut it from his memory when busy with the work of his counting-room.

The Deacon lost no time in securing to the church the benefits of Mr. Endicott's proposal; and as, under the hands of skilled workmen, the structure showed improvement, the congratulations the banker received from many quarters served to restore to him, in a large degree, the self-satisfaction and complacency he had lost in his encounters with the Deacon. But, although he tried as hard as he might to shut out the "nightmare" from which he had suffered much, he was never able to rid himself entirely of its terrors. He was not, however, affected by it as regarded his business life—unless, indeed, he grew harder and more merciless to those whom misfor-

tune or fault, it mattered not which, placed within the power of his grasping hands. Rich and poor alike had felt the clutch of his avarice, and they judged all his actions from the standpoint of his recognized selfishness. How strongly this feeling was fixed in the community was shown by the criticism of his motives which came out as people remarked upon his gift to the church.

On one occasion an admiring friend remarked upon the growing comeliness of the building, and said,

“A generous thing in Mr. Endicott.”

“Yes,” replied his companion; “but it won’t save his soul. Perhaps he may plead it in mitigation of his punishment.”

But Stephen Endicott himself knew that he was struggling against Omnipotence. He knew in his heart what he ought to do, but he could not see his way clear to the doing of it. He was most thoroughly to be pitied. His whole life was a protest against what the revelations of the past few months had shown him to be his duty. He was at a loss. In the common acceptation of the term, he had always been an honest man. He had never done anything which the law would not fully sanction. He could not understand why he was troubled. He had, in the eye of the law, only taken his own in his transactions, and the whole theory and practice of his life had convinced him that he might do what he would with his own; consequently, he fought against the God-given

revelation of his own selfishness and of the higher law of the Son of God—new to him, because it had only recently been brought home to his personal experience. He was to be pitied because the business in which he was engaged depended largely for its success upon the theories on which his life had been moulded. A bank must be prompt, and it must enforce promptness from its customers. Its interests must be protected, no matter how other interests suffered. Banking must be done. Was it all wrong? He made the mistake of personalizing his business in himself. It had been his life's mistake, and it was hard for him to realize that, with all his accumulations, his life had really been a failure. He fiercely fought against the revelation.

Meanwhile, James Williamson had, with the help afforded him through the Deacon's efforts, recovered from his sickness, but was entirely without means to do anything at his trade, as he had no stock on hand to amount to anything, and he could not get it without money. He had tried to get it of several men, but the people were not generally of the class that had money to lend, and he had finally approached Stephen Endicott, who always had money.

"Yes," said the banker, in answer to the poor tradesman's almost discouraged question, "I can let you have the money on proper security."

Williamson told him he could give him a mortgage on his little place, worth about one thousand

dollars, and he would like to get four hundred dollars.

Stephen Endicott shook his head.

"No, no! Too much money on such a place," he said. "You may make a mortgage for three hundred dollars, and I will let you have two hundred and seventy-five dollars on it, you to pay the interest semi-annually, and the mortgage subject to foreclosure on your failure to meet any payment, principal or interest."

"Those are hard terms, Mr. Endicott. Could you not at least let me have the full amount of the mortgage?" asked the poor man.

"No, sir," answered the banker. "Those are my terms. If you can do better elsewhere, you are at liberty to do so. We do not care to bother with these little matters. We simply do it in the way of accommodation."

What could the poor man do? Only as other poor men would do and have done. He accepted less than would serve his needs, paid an exorbitant price for the loan, and took it at the risk of all he had in the world—struggled with it to accomplish more than was possible, overworked himself until he was again sick, and failed in his first payment of interest. That is, he lacked a little of the amount necessary, and the banker would not accept a part and wait for the rest, but began foreclosure proceedings at once.

We have given, in brief, a fearful six months' history for James Williamson, who, prostrated by

overwork and almost penniless, could only look forward to seeing himself and his family homeless and destitute.

How was it with Stephen Endicott? He, in the terrible struggle which selfishness was waging against his awakened sense of duty, had morbidly charged his sufferings upon unfortunate James Williamson, and this had made him almost unfeeling in his dealings with the poor man. He fully intended to take his home from him for the paltry sum he had loaned him, using the accruing profit as a salve for his lost peace of mind.

But God knew the environments which had helped to foster the rich man's selfishness and make him the man he was. He knew, too, that his unstifled conscience still urged him toward his highest duty; and once more the love of Christ was to plead for the soul that had resisted it so long.

CHAPTER V.

JUSTICE AND MERCY OVERCOME THE WORLD.

DEACON GOODWELL had been much occupied of late with business of his own, and was not aware of the desperate condition of Williamson's affairs. He had heard he was sick, but nothing further.

Happening in the post-office one day, a neighbor remarked,

“It is too bad that James Williamson must be sold out, isn't it?”

“What’s that?” asked the Deacon quickly.

The man pointed to the printed notice of a sale on the wall.

“He sha’n’t be if I can help it,” exclaimed the Deacon; and, feeling for his pocket-book, and taking therefrom a carefully-folded paper, he added indignantly,

“Stephen Endicott shall know what I think of that transaction;” and he placed beside the notice of sale the Scripture texts and Stephen Endicott’s words just as he had transcribed them in the interview with which this story opens. The Deacon was too angry to trust himself to talk, and turned and left the building.

Those who were in the post-office read the paper he had posted beside the notice of sale and exchanged significant glances.

The stage rolled up and left the mail, and ere long Stephen Endicott came to the office. His steps were short and brisk, and he greeted his neighbors as he came in. Finally, he cast his eyes toward his notice of the sale. Beside it he saw the paper he had written, and just as he had written it. He staggered back as though he had been struck, and started for his house at his fastest walk. People who saw him said his face was terribly flushed; some thought he had been drinking. To one man who wished to speak with him he said imperiously,

“Wait; I am in a hurry.”

He reached home and sat down in the easy-

chair in his library. His housekeeper, thinking she heard his step, came in to see what was the matter, for it was an unusual time for him to be at home. She found him insensible, his face suffused with blood, and breathing heavily.

She went to the door and called for help. A physician was speedily summoned. Fortunately —or, rather, through the good providence of God —he was a skillful one, and was able shortly to relieve, for the time being, the more alarming symptoms of apoplexy, and restore the sufferer to consciousness.

He opened his eyes and looked around with a half-frightened gaze. His eyes finally rested on the physician.

“Am I dying, doctor?” he asked.

“No,” answered the physician.

“I am glad,” he said, “for I have much that I ought to do. Will I get well?”

“No. I may as well say frankly that a recurrence of the attack is probable within a few hours —forty-eight at the most—and that you probably will not survive it. All arrangements necessary to be made should be attended to at once, for your mind is at present as clear as ever. It may not remain so.”

“Thank you, doctor, for telling me the truth. Now will you send at once for Deacon Goodwell?”

“Would you not rather have the minister?” suggested the doctor.

"No," answered the sick man impatiently; "Deacon Goodwell, and no one else."

"All right," said the doctor; and, not many minutes later, the good Deacon was sitting at the banker's bedside. The indignation he had felt a short time before was all gone, and in its place a great pity had come.

"Deacon," said the banker, feebly reaching out his hand to meet the other's grasp, "I am in a bad way, as you see, and I sent for you because you have always been honest with me, and have never hesitated to tell me the truth. As you know, I have accumulated a great deal of money in my life, but it took this blow to convince me of the fact that my life has been a lamentable failure. I do not think that I am entirely to blame for such a result, as my schooling in business led me naturally into many of the mistakes I have made; but that does not affect the result. I have had some dim conception that my life was wrong ever since you asked me to help James Williamson. I saw it vividly in a dream the night following, but I have not understood it at all. It is so different from the teachings by which my life has been governed. You gave me a better idea of the truth when you talked about my contribution to the church repairs; but still, as I have said, I did not understand it, and I constantly fought against it, thinking I could do as I would with my own. Yet, feeling the contrary to be the fact, poor James Williamson has had to bear the weight of my scorn

of myself. But when I saw your indignation blaze out from the texts I had copied for you and my own words between them, I realized what you meant, and the knowledge has killed me. A few hours more, and I shall get away from the failure I have made here. I shall go to the presence of God a bankrupt."

"So do we all," answered the Deacon solemnly.

"Surely not you, Deacon?"

"Yes, bankrupt in everything else except my faith in Christ," said the Deacon.

"I do not understand, Deacon. Explain yourself."

"Well, Mr. Endicott, were I, bankrupt in property, to ask you to loan me money at your bank on my note, what would you say?"

"That you must get a good, responsible endorser."

"Why?"

"So that the bank should not run the risk of loss."

"Well, if I brought an endorser who was fully responsible, and willing to shoulder the loss if I should fail, the money would be freely mine to use, would it not?"

"Certainly."

"Well, you and I are bankrupts at the gate of heaven. Nothing that we have done or can do ourselves will gain for us its treasures. The keeper of the gate calls out, 'In whose name do you come hither?' Happy are we if we can an-

swer, ‘There is none other name under heaven given among men, whereby we must be saved.’”

The Deacon’s voice became singularly soft and musical as he uttered these words, and they seemed like balm to the troubled soul of the banker.

“Then nothing I have done or can do will help me there?” he asked.

“Nothing,” said the Deacon.

“What then shall I do? I have no claim on Christ,” said the sick man.

“Believe on the Lord Jesus Christ, and thou shalt be saved,” replied the Deacon; and he added, “Believe in him as you do in an endorser who is so perfectly responsible that there can be no question—whose name makes any note good.”

Stephen Endicott hated to feel himself so utterly bankrupt, and he was silent for a few moments.

“I see,” he said at length; “Christ’s name will make me good with God. Oh, Christ, give me thy name!” and his frame shook as he offered this simple prayer.

“Deacon, will you pray for me?”

The Deacon answered not, but, kneeling at the bedside, poured out his heart in thanks, in tender supplication, and in Christian love at the throne of mercy where he so long had worshiped.

“Deacon,” said Stephen Endicott, “that sale must be stopped. If you will go to that drawer yonder, in my secretary, you will find the mortgage. It is recorded, as you will see. Now, if you will help me up a little, I will write across it,

if I can, 'Satisfied by being paid in full,' and I will ask you to see that it is discharged of record."

Having accomplished this, he said,

"Now, there is one thing more I would like you to do. James Williamson would not have broken down in health nor failed in his payment if I had dealt fairly with him. If I had loaned him the money he asked, and not made the terms hard, he would have been prosperous to-day. So I owe him further reparation. If you will go to that safe, turn it until 45 stands opposite the centre-point, then turn it to the right five times, back to the left one-half way, then to the right until 36 is opposite the centre-point, it will open."

The Deacon followed the directions and swung open the heavy door.

"There, in that little compartment with the key in it, you will find some money—one thousand dollars, I think. Take out the topmost package, which contains five hundred dollars. Help me to mark this slip of paper to put in its place, and lock the safe," he said with something like his old business precision. "This money I want you to give to James Williamson from me—not as a gift, but as restitution for wrong suffered at my hands. There are many things like this I should like to do," he said, "but I shall not be able."

He rested for a few minutes, and then said, rather sadly,

"I suppose it is but just that the end of my life should come suddenly. God means me to leave

to the world the full legacy of my lost opportunities—to leave them, and the suffering I have caused, unatoned for by me, that his mercy may show the clearer in redeeming my soul at the last. I should be glad to live long enough to undo some of the wrong, simply as a matter of justice. I should be glad to do something to show that the love of Christ has redeemed me from the selfishness and hardness into which I had grown. But God knows best. I have not ministered as I might to his little ones. I have missed those sacred opportunities, and yet I have been ministered unto. Deacon, 'Inasmuch—'"

The end had come, and Stephen Endicott's immortal soul had passed into the keeping of the Saviour who had redeemed it. To the world at large he died as he had lived—a hard, unfeeling man. The suffering he had caused many being unalleviated, it was his punishment to die without that deep lament which follows good men to their graves, and, although saved by Heaven's mercy at the eleventh hour, to go with empty hands.

Deacon Goodwell, though often questioned, said little about the rich man's death. It was to him a sacred thing—a revelation of the power of Christ's love and of the immutable justice of God. He said to his best friends, "Stephen Endicott died better than he had lived"—that was all. He did not dare to weaken by his words the fearful lesson that this death had taught—of the failure of a life which the world had called successful.

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